

SERFF Tracking Number: ANTX-128508286 State: Arkansas
 Filing Company: Standard Life and Accident Insurance Company State Tracking Number:
 Company Tracking Number:
 TOI: H08G Group Health - Intensive Care - Limited Sub-TOI: H08G.000 Health - Intensive Care - Limited
 Benefit
 Product Name: SL-VEROP
 Project Name/Number: /

Filing at a Glance

Company: Standard Life and Accident Insurance Company

Product Name: SL-VEROP SERFF Tr Num: ANTX-128508286 State: Arkansas
 TOI: H08G Group Health - Intensive Care - SERFF Status: Closed-Approved- State Tr Num:
 Limited Benefit Closed
 Sub-TOI: H08G.000 Health - Intensive Care - Co Tr Num: State Status: Approved-Closed
 Limited Benefit
 Filing Type: Form
 Author: Patty Clavette
 Date Submitted: 06/26/2012
 Reviewer(s): Rosalind Minor
 Disposition Date: 06/26/2012
 Disposition Status: Approved-Closed
 Implementation Date Requested: Implementation Date:
 State Filing Description:

General Information

Project Name: Status of Filing in Domicile:
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Group
 Submission Type: New Submission Group Market Size: Small and Large
 Group Market Type: Employer Overall Rate Impact:
 Filing Status Changed: 06/26/2012
 State Status Changed: 06/26/2012 Deemer Date:
 Created By: Patty Clavette Submitted By: Tommie Geddes-Westbrook
 Corresponding Filing Tracking Number:
 Filing Description:
 On behalf of the Company, I am submitting Rider SL-VEROP, for use with form SL-VERSEP-AR, Approved by the Department on August 10, 2011, under SERFF No. ANTX-127357722.

The second page of the Rider includes a sample of how the Schedule Page will look should the Rider be utilized. The Rider may or may not be included with the product and the benefit amounts will vary only as shown.

State Narrative:

SERFF Tracking Number: ANTX-128508286 State: Arkansas

Filing Company: Standard Life and Accident Insurance Company State Tracking Number:

Company Tracking Number:

TOI: H08G Group Health - Intensive Care - Limited Sub-TOI: H08G.000 Health - Intensive Care - Limited Benefit

Product Name: SL-VEROP

Project Name/Number: /

Company and Contact

Filing Contact Information

Patty Clavette, Compliance Analyst patty.clavette@anico.com
 One Moody Plaza 17th Floor 832-864-3246 [Phone]
 Galveston, TX 77550 409-766-2080 [FAX]

Filing Company Information

Standard Life and Accident Insurance Company CoCode: 86355 State of Domicile: Texas
 One Moody Plaza, SSH MP, Ste. 200 Group Code: 408 Company Type: Health Insurance
 Galveston, TX 77550 Group Name: State ID Number:
 (281) 538-4842 ext. [Phone] FEIN Number: 73-0994234

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Standard Life and Accident Insurance Company	\$50.00	06/26/2012	60412582

SERFF Tracking Number: ANTX-128508286 State: Arkansas
Filing Company: Standard Life and Accident Insurance Company State Tracking Number:
Company Tracking Number:
TOI: H08G Group Health - Intensive Care - Limited Sub-TOI: H08G.000 Health - Intensive Care - Limited
Benefit
Product Name: SL-VEROP
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	06/26/2012	06/26/2012

State: *Arkansas*

Filing Company: Standard Life and Accident Insurance Company State Tracking Number:

Company Tracking Number:

<i>TOI:</i>	<i>H08G Group Health - Intensive Care - Limited</i>	<i>Sub-TOI:</i>	<i>H08G.000 Health - Intensive Care - Limited</i>
	<i>Benefit</i>		<i>Benefit</i>

Product Name: SL-VEROP

Project Name/Number: /

Disposition

Disposition Date: 06/26/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ANT-X-128508286 State: Arkansas

Filing Company: Standard Life and Accident Insurance Company State Tracking Number:

Company Tracking Number:

TOI: H08G Group Health - Intensive Care - Limited Sub-TOI: H08G.000 Health - Intensive Care - Limited
Benefit Benefit

Product Name: SL-VEROP

Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Third Party Authorization	Approved-Closed	Yes
Form	OUTPATIENT DIAGNOSTIC X-RAY, LAB AND ADVANCED STUDIES BENEFITS RIDER	Approved-Closed	Yes

SERFF Tracking Number: ANTX-128508286 State: Arkansas

Filing Company: Standard Life and Accident Insurance Company State Tracking Number:

Company Tracking Number:

TOI: H08G Group Health - Intensive Care - Limited Sub-TOI: H08G.000 Health - Intensive Care - Limited Benefit

Product Name: SL-VEROP

Project Name/Number: /

Form Schedule

Lead Form Number: SL-VEROP

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 06/26/2012	SL-VEROP	Policy/Contract/Amendment, Insert Page, Endorsement or Rider	OUTPATIENT DIAGNOSTIC X-RAY, LAB AND ADVANCED STUDIES BENEFITS RIDER	Initial			Diagnostic Rider.pdf

Standard Life and Accident Insurance Company

A Member of the American National Family of Companies – A Texas Corporation

Home Office: One Moody Plaza, Galveston, Texas, 77550

Toll-Free Telephone Number: 1-888-350-1488

(A Stock Insurance Company hereafter referred to as "Standard Life", "We", "Us", "Our" or "the Company")

OUTPATIENT DIAGNOSTIC X-RAY, LAB AND ADVANCED STUDIES BENEFITS RIDER

This Rider is a part of the Policy and Certificate to which it is attached. This Rider is subject to all the terms, maximums, conditions, exclusions and limitations of the Policy and the Certificate, except as stated herein.

RIDER EFFECTIVE DATE

Unless otherwise indicated below, this Rider is effective on the Certificate Effective Date for each Covered Person.

Rider Effective Date, if other than the Certificate Effective Date: _____

BENEFITS

We will pay the benefit amounts as shown in the Certificate Schedule of Benefits for this Rider. Those benefit amounts will be paid only if:

1. The Covered Person is not confined in a Hospital; and
2. Diagnostic X-Ray, lab and advanced studies* tests are ordered or performed by a Physician; and
3. Benefits are not excluded from coverage as shown in the Exclusions and Limitations provision.

RIDER TERMINATION

This Rider terminates on the earliest of the following:

1. the date the coverage under the Certificate for the Covered Person expires;
2. when the required premium is not paid within the grace period; or
3. the premium due date on or next following the date we receive the Covered Person's written request to terminate this Rider.

* Advanced studies tests consist of the following: Magnetic Resonance Imaging (**MRI**); Magnetic Resonance Angiography (**MRA**); Computed Axial Tomography (**CAT** Scans); Positron Emission Tomography (**PET** Scans); and Computed Tomography (**CT** scans).

Signed on behalf of Standard Life and Accident Insurance Company at Galveston, Texas.



Secretary

ADDITION TO THE SCHEDULE OF BENEFITS

RIDER: [NONE]

[Outpatient Diagnostic X-Ray, LAB and Advanced Studies Benefits Rider

X-Ray

Benefit Amount.....[\$20-\$100] Per Test

Maximum Benefit.....[3-6] Tests Per Calendar Year

LAB

Benefit Amount.....[\$70-\$300] Per Test

Maximum Benefit.....[2-4] Tests Per Calendar Year

Advanced Studies

Maximum Benefit Amount.....[\$1,000-\$5,000] Per Calendar Year

SERFF Tracking Number: ANTX-128508286 State: Arkansas

Filing Company: Standard Life and Accident Insurance Company State Tracking Number:

Company Tracking Number:

TOI: H08G Group Health - Intensive Care - Limited Sub-TOI: H08G.000 Health - Intensive Care - Limited
Benefit Benefit

Product Name: SL-VEROP

Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: READ - Slaico ppaca.pdf	Approved-Closed	06/26/2012

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: N/A Rider Form Comments:	Approved-Closed	06/26/2012

	Item Status:	Status Date:
Satisfied - Item: Third Party Authorization Comments: Attachment: SLAICO AUTHORIZATION el sig.pdf	Approved-Closed	06/26/2012

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY
ONE MOODY PLAZA
GALVESTON, TEXAS

READABILITY CERTIFICATION

We hereby certify that form(s) SL-VEROP has (have) achieved a Flesch scale readability score that meets the minimum reading ease score as required by the state of Arkansas.

A handwritten signature in black ink, appearing to read "James P. Stelling", is positioned above a horizontal line.

James P. Stelling
Vice President , Health Compliance

Date: June 23, 2012



A MEMBER OF THE AMERICAN NATIONAL FAMILY OF COMPANIES
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY
One Moody Plaza, Galveston, Texas 77550-7999

December 30, 2010

Commissioner of Insurance

Re: Letter of Authorization

Dear Sir or Madam:

This letter authorizes Patty Clavette, an independent contractor, to submit health forms on behalf of the Company.

Sincerely

William H
Watson III

Digitally signed by William H
Watson III
DN: cn=William H Watson III,
c=US, o=American National,
email=bill.watson@anico.com
Date: 2011.01.21 09:44:36
+06'00'

William H. Watson, III

Patty Clavette
patty.clavette@anico.com 225.677.9015 fax 409.766.2080